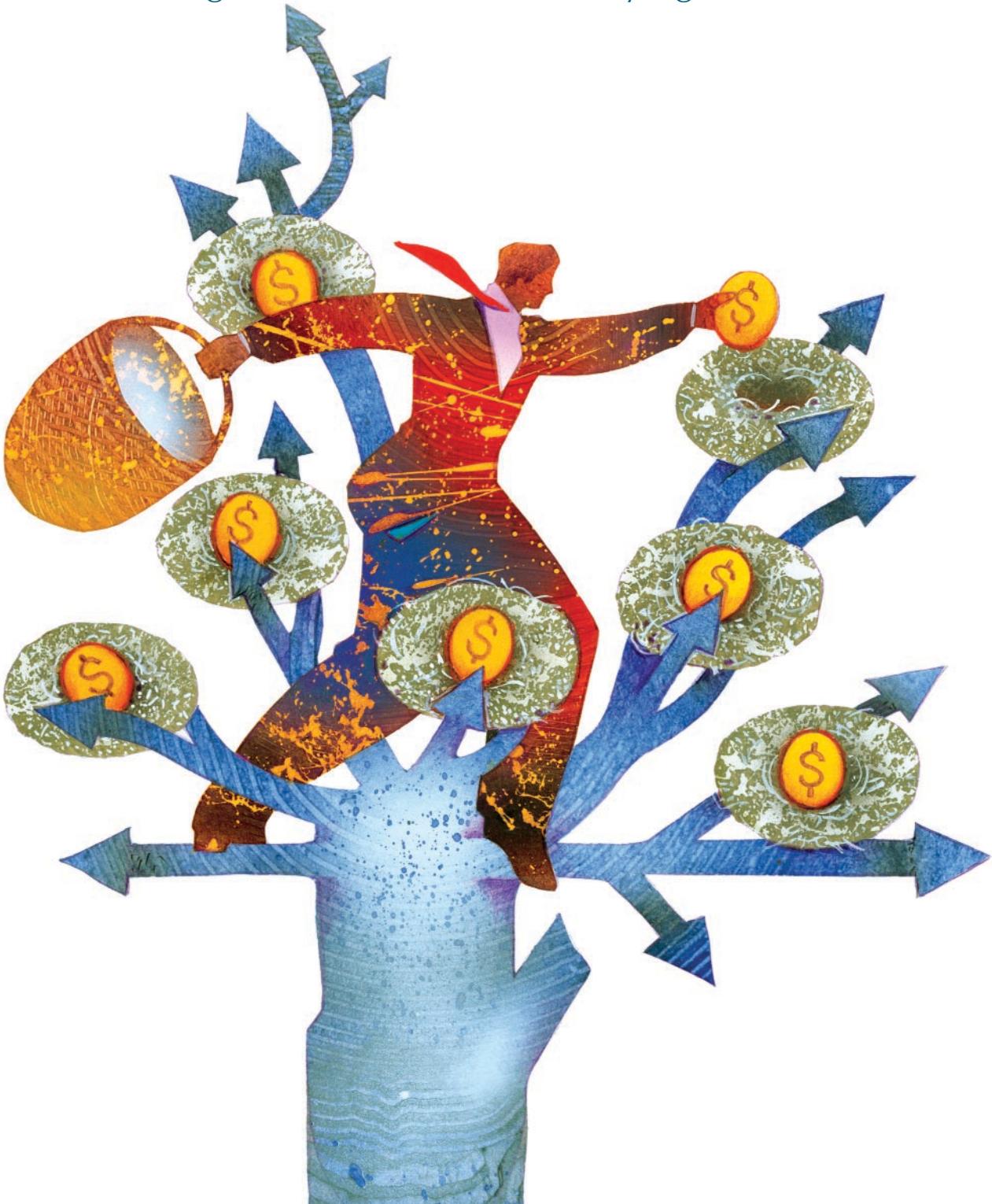


Financial Education

Measuring Good Intentions, Identifying Good Results



Thursday, October 6, 2005

The Columbus Athenaeum | 32 North Fourth Street | Columbus, Ohio 43215

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*Sponsored by: Federal Reserve Bank of Cleveland * Ohio State University
Department of Consumer Sciences * Ohio State University Extension*

*And: Financial Education Consortium of Southwestern Pennsylvania *
Financial Education Partnership of Miami Valley * Greater Cincinnati
Financial Education Partnership * Northern and Central Ohio
Partnership for Financial Education*

Financial Education: Is It Making a Difference?

The savings rate in our country is low. Bankruptcy and foreclosure rates are high. Predatory lending and unscrupulous check-cashing practices are victimizing low- to moderate-income individuals, including the elderly. And our young people are being lured into the debt cycle as society encourages a “get it now, pay for it later” mentality. Are our financial education programs strong enough to turn the tide?

This day-long conference will explore financial education policy, practices, methods, and measurements.

Who should attend?

Financial institution representatives
Financial education providers
Nonprofit and community-based organizations
Civic and community officials
College and school administrators and faculty



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Agenda

8:00 a.m.–8:45 a.m. Registration and Continental Breakfast

Financial Education Marketplace

View exhibits and network with service providers, financial institutions, educators, and community and civic officials. **The marketplace will be open during conference break sessions and at other times throughout the day.**

8:45 a.m.–10:00 a.m. Welcome/Plenary Session

The Status of Financial Education

Is the increased focus on financial education having an impact? Panelists will share their knowledge on how adults learn, how providers can develop and use impact measures, and why financial education is such a hot topic.

10:00 a.m.–10:15 a.m. Break

10:15 a.m.–11:15 a.m. Concurrent Session A

1. Meeting the Market: *Innovations in Product Development and Service Delivery*

Rapid growth of alternative financial service providers has created more options for the unbanked, underbanked, and emerging immigrant markets. How are banks learning to compete, and how do financial education programs help them develop new products and services to increase market share?

2. Drilling It Down: *Effective Strategies to Teach Youth*

Young people are exposed early and often to the “get it now, pay for it later” mentality. Hear about financial education approaches that successfully teach youth how to save money, manage debt, and take an interest in their financial future.

3. Getting Results: *Reaching the Right People with the Right Program at the Right Time*

What is the “return on investment” for financial education service providers? Hear from panelists on how, when, and where to achieve maximum impact.

Moderators and Session Panelists

Check our website at www.clevelandfed.org/FinEdConference for updated information on moderators and session panelists.

11:15 a.m.–11:30 a.m. Break

11:30 a.m.–12:30 p.m. Concurrent Session B

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12:30 p.m.–2:00 p.m. Luncheon and Keynote Address

Ambassador Andrew Young, *National Spokesperson, Operation HOPE*

Ambassador Andrew Young, national spokesperson for Operation HOPE, is internationally known for his ability to empower people and unite diverse groups. As part of Operation HOPE’s mission to bring economic self-sufficiency to America’s inner-city communities, Ambassador Young lends his rich experience to advance financial education and empowerment among disadvantaged and minority populations. In his keynote address, he will share how we can promote financial education throughout our cities, across industries, and to young people and adults.

2:00 p.m.–2:15 p.m. Closing Remarks

**Ruth Clevenger, *Vice President and Community Affairs Officer,*
*Federal Reserve Bank of Cleveland***

2:15 p.m.–2:30 p.m. Break

2:30 p.m.–4:00 p.m. Looking Ahead

A facilitated discussion on financial education collaboration and outcome-based approaches

Jonathan Fox, PhD, of Ohio State University and Cleveland Fed staff will lead a discussion on financial education measurements and outcomes. This session is offered to financial education consortia and other conference attendees. Consortia members will review the impact of their work and explore future collaboration opportunities for marketing, implementation, and evaluation of local financial education programs.

Location

The Columbus Athenaeum | 32 North Fourth Street | Columbus, Ohio 43215

A limited number of rooms are available at the nearby Renaissance Hotel, **50 North Third Street, Columbus, Ohio**, at the discounted rate of \$109. Contact the hotel directly at 614-228-5050 by September 14, 2005, to make your reservation. Be sure to mention the Financial Education Conference.

Registration

Registration deadline: September 26, 2005. *Register early—seating is limited.*

1. Register online

Complete the registration form at www.clevelandfed.org/FinEdConference and mail payment within 10 days to the address below.

2. Register by fax

Complete the registration form and fax it to Paula Warren, Federal Reserve Bank of Cleveland, 216/579-2122. Mail payment within 10 days to the address below.

3. Register by mail

Complete the registration form and mail with payment to Paula Warren, Federal Reserve Bank of Cleveland, P.O. Box 6387, Cleveland, Ohio, 44101-1387.

Conference Fee: \$75

Fees will not be refunded after September 28, 2005; cancellation requests must be made in writing.



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Registration Form

Name

Title

Organization

Address

City

State

Zip Code

Telephone

Fax

E-mail

Payment

Check payable to the Federal Reserve Bank of Cleveland for \$ _____ enclosed.
Credit- and debit-card payments cannot be accepted

This is the first Federal Reserve Bank of Cleveland conference I have attended.

I am representing a:

- | | |
|---|---|
| <input type="checkbox"/> Nonprofit/community-based organization | <input type="checkbox"/> Academic institution |
| <input type="checkbox"/> Foundation/intermediary | <input type="checkbox"/> Government |
| <input type="checkbox"/> Financial institution | <input type="checkbox"/> Individual |

I plan to attend the following sessions:

10:15 a.m.–11:15 a.m.

Concurrent Session A

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- Drilling It Down: *Effective Strategies to Teach Youth*
- Getting Results: *Reaching the Right People with the Right Program at the Right Time*

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Concurrent Session B

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Looking Ahead

- A facilitated discussion on financial education collaboration and outcome-based approaches*



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